

**SNAPSHOT of HOME Program Performance--As of 03/31/09**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): Holyoke Consortium

State: MA

PJ's Total HOME Allocation Received: \$18,549,438

PJ's Size Grouping\*: B

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):**		
					Group	B	Overall
<b>Program Progress:</b>			PJs in State:	19			
% of Funds Committed	94.04 %	93.30 %	9	91.92 %	71	69	
% of Funds Disbursed	79.45 %	86.81 %	18	82.65 %	24	29	
Leveraging Ratio for Rental Activities	9.49	7.59	1	4.67	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	94.11 %	92.65 %	10	81.09 %	49	45	
% of Completed CHDO Disbursements to All CHDO Reservations***	81.27 %	72.25 %	5	68.72 %	75	69	
<b>Low-Income Benefit:</b>							
% of 0-50% AMI Renters to All Renters	77.71 %	82.22 %	15	79.93 %	30	31	
% of 0-30% AMI Renters to All Renters***	45.22 %	50.43 %	13	44.94 %	52	49	
<b>Lease-Up:</b>							
% of Occupied Rental Units to All Completed Rental Units***	98.09 %	97.11 %	12	94.87 %	44	43	
<b>Overall Ranking:</b>			In State:	7 / 19	Nationally:	75 73	
<b>HOME Cost Per Unit and Number of Completed Units:</b>							
Rental Unit	\$20,930	\$26,417		\$25,717	314 Units	48.50 %	
Homebuyer Unit	\$20,634	\$16,086		\$14,669	310 Units	47.90 %	
Homeowner-Rehab Unit	\$10,421	\$14,931		\$20,391	17 Units	2.60 %	
TBRA Unit	\$7,516	\$3,629		\$3,201	6 Units	0.90 %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Holyoke Consortium MA

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$93,746	\$93,808	\$10,500
State:*	\$142,584	\$99,955	\$22,892
National:**	\$91,120	\$73,223	\$23,149

**CHDO Operating Expenses:**  
(% of allocation)

PJ:	<span style="border: 1px solid black; padding: 2px;">0.4</span> %
National Avg:	<span style="border: 1px solid black; padding: 2px;">1.1</span> %

**R.S. Means Cost Index:** 1.04

	Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">43.8</span>	<span style="border: 1px solid black; padding: 2px;">39.7</span>	<span style="border: 1px solid black; padding: 2px;">100.0</span>	<span style="border: 1px solid black; padding: 2px;">83.3</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">3.6</span>	<span style="border: 1px solid black; padding: 2px;">2.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### ETHNICITY:

Hispanic	<span style="border: 1px solid black; padding: 2px;">51.9</span>	<span style="border: 1px solid black; padding: 2px;">57.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">16.7</span>
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### HOUSEHOLD SIZE:

1 Person:	<span style="border: 1px solid black; padding: 2px;">34.7</span>	<span style="border: 1px solid black; padding: 2px;">14.7</span>	<span style="border: 1px solid black; padding: 2px;">43.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">12.7</span>	<span style="border: 1px solid black; padding: 2px;">16.6</span>	<span style="border: 1px solid black; padding: 2px;">25.0</span>	<span style="border: 1px solid black; padding: 2px;">33.3</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">21.8</span>	<span style="border: 1px solid black; padding: 2px;">27.4</span>	<span style="border: 1px solid black; padding: 2px;">6.3</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">16.9</span>	<span style="border: 1px solid black; padding: 2px;">25.7</span>	<span style="border: 1px solid black; padding: 2px;">25.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">8.8</span>	<span style="border: 1px solid black; padding: 2px;">10.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">3.6</span>	<span style="border: 1px solid black; padding: 2px;">3.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">1.0</span>	<span style="border: 1px solid black; padding: 2px;">1.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">16.7</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### HOUSEHOLD TYPE:

Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">14.3</span>	<span style="border: 1px solid black; padding: 2px;">18.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">22.7</span>	<span style="border: 1px solid black; padding: 2px;">1.6</span>	<span style="border: 1px solid black; padding: 2px;">62.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">39.9</span>	<span style="border: 1px solid black; padding: 2px;">39.1</span>	<span style="border: 1px solid black; padding: 2px;">12.5</span>	<span style="border: 1px solid black; padding: 2px;">83.3</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">14.9</span>	<span style="border: 1px solid black; padding: 2px;">34.5</span>	<span style="border: 1px solid black; padding: 2px;">25.0</span>	<span style="border: 1px solid black; padding: 2px;">16.7</span>
Other:	<span style="border: 1px solid black; padding: 2px;">8.1</span>	<span style="border: 1px solid black; padding: 2px;">6.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	<span style="border: 1px solid black; padding: 2px;">31.2</span>	<span style="border: 1px solid black; padding: 2px;">4.9</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">25.6</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">43.2</span>	

**# of Section 504 Compliant Units / Completed Units Since 2001** 13

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Holyoke Consortium

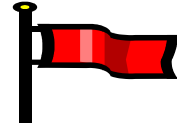
State: MA

Group Rank: 75  
(Percentile)

State Rank: 7 / 19 PJs

Overall Rank: 73  
(Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.84%	<b>94.11</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.80%	<b>81.27</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>77.71</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.38%	<b>98.09</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.360	<b>3.37</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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